

INSURANCE CHECKLIST

Use our checklist when reviewing your insurance policy:

Has any of the following Changed Since Last Review?

Have you added:



Have you done any renovations to your property?

Yes

No



Have you added a third party monitored burglar, fire, and/or water alarm?

Yes

No



Have you added a hot tub or swimming pool?

Yes

No



Have you added a backflow valve?



Have you added a wood burning stove or fireplace insert?

Yes

No



Mortgage or loss payee change or removal?

Yes

No

High Priority Areas



Occupancy Status

Has the occupancy of the location insured changed since your last policy review?

Owner Occupied

Vacant

Family Occupied

Rental Property

Short-term Rental

Air BnB



Home-Based Business

Do you have a home-based business or offer consulting services from your property?

Review your policy to ensure you have 'business permission' listed so your activities do not interrupt your coverage.



Roof, Electrical, Furnace & Plumbing

Some companies offer better coverage or premium rates if the house has had updates. Your roof coverage can be limited by the insurer depending on the age, so check to see when you last reviewed it.

If you've answered 'YES' to any of the questions or if there have been changes to your property, failure to report the changes to your broker can affect your coverage. Click below to contact your advisor:

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